

Information to identify the case:

Debtor 1:	Karen L. Campbell	Social Security number or ITIN:	xxx-xx-6099
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 5/31/16
Case number:	16-20440-MBK	Date case converted to chapter:	7 10/22/18

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Karen L. Campbell	
2. All other names used in the last 8 years		
3. Address	905 Schooner Dr Toms River, NJ 08753-8166	
4. Debtor's attorney Name and address	Marc C. Capone Capone and Keefe, PC 60 Highway 71 Unit 2 Spring Lake Heights, NJ 07762	Contact phone (732) 528-1166
5. Bankruptcy trustee Name and address	Barry Frost Barry W. Frost, Chapter 7 Trustee 3131 Princeton Pike Suite 110 Building 5 Lawrenceville, NJ 08648	Contact phone 609-890-1500

For more information, see page 2 >

Debtor **Karen L. Campbell**

Case number **16-20440-MBK**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/23/18
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7. Meeting of creditors	November 19, 2018 at 11:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/18/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		
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Deadline to object to exemptions:		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Karen L. Campbell
 Debtor

Case No. 16-20440-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Oct 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2018.

db Karen L. Campbell, 905 Schooner Dr, Toms River, NJ 08753-8166
 516206022 Anchorage Harbor Association, 990 Cedar Bridge Ave Ste B7, Brick, NJ 08723-4157
 516260797 Anchorage Harbor Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111,
 New Brunswick, NJ 08903-1111
 516435367 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516206025 +Celentano, Stadtmauer & Walentowicz, 1035 US Highway 46, Clifton, NJ 07013-7481
 516206027 Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
 516206028 #Debt Recovery Solution, Attention: Bankruptcy, 900 Merchants Concourse Ste L111,
 Westbury, NY 11590-5121
 516206029 #Debt Recovery Solutions, PO Box 9004, Westbury, NY 11590-9004
 516206031 McGovern Legal Services, PO Box 1111, New Brunswick, NJ 08903-1111
 516442149 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516442150 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516222444 +The Bank of New York Mellon Trust Company, Robertson, Anshutz, & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517344336 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mcapone@caponeandkeefe.com Oct 24 2018 00:17:52 Marc C. Capone,
 Capone and Keefe, PC, 60 Highway 71, Unit 2, Spring Lake Heights, NJ 07762
 tr +EDI: BBWFROST.COM Oct 24 2018 03:48:00 Barry Frost, Barry W. Frost, Chapter 7 Trustee,
 3131 Princeton Pike, Suite 110, Building 5, Lawrenceville, NJ 08648-2201
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 24 2018 00:19:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 24 2018 00:19:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516389595 EDI: BECKLEE.COM Oct 24 2018 03:48:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516206023 EDI: BANKAMER.COM Oct 24 2018 03:48:00 Bank of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 516206024 EDI: BANKAMER.COM Oct 24 2018 03:48:00 Bank of America Home Loans, PO Box 982238,
 El Paso, TX 79998-2238
 516206026 EDI: CHASE.COM Oct 24 2018 03:48:00 Chase Card Services, Attn: Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 516206030 E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Oct 24 2018 00:19:52
 Jersey Shore Univ Medical Center, PO Box 416765, Boston, MA 02241-6765
 516206032 Fax: 407-737-5634 Oct 24 2018 00:58:43 Ocwen Loan Servicing LLC, Attn: Research Dept,
 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
 516320920 EDI: WFFC.COM Oct 24 2018 03:48:00 U.S. Bank National Association, as Trustee...,
 c/o America's Servicing Company, Attn: Default Document Processing, MAC# N9286-01Y,
 1000 Blue Gentian Road, Eagan, MN 55121-7700
 516206033 EDI: VERIZONCOMB.COM Oct 24 2018 03:48:00 Verizon, 500 Technology Dr Ste 500,
 Weldon Spring, MO 63304-2225
 516206034 EDI: WFFC.COM Oct 24 2018 03:48:00 Wells Fargo Home Mtg (DBA) Americas Serv,
 1000 Blue Gentian Rd # 300, Eagan, MN 55121-1786

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516222565* +The Bank of New York Mellon Trust Company, Robertson, Anshutz, & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 26

Date Rcvd: Oct 23, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for GSAA Home Equity Trust 2005-14, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trus NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Marc C. Capone on behalf of Debtor Karen L. Campbell mcapone@caponeandkeefe.com, docs@caponeandkeefe.com
Marlena S. Diaz-Cobo on behalf of Creditor Anchorage Harbor Association, Inc. collections@theassociationlawyers.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 rsolarz@kmlawgroup.com
William M.E. Powers on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 ecf@powerskirn.com

TOTAL: 11